

**METHOD AND APPARATUS FOR AN ADVANCED SPEECH
RECOGNITION PORTAL FOR A MORTGAGE LOAN
MANAGEMENT SYSTEM**

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ABSTRACT OF THE DISCLOSURE

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The automated system of the present invention uses the Federal, State, local and professional regulations and requirements and implementing instructions to generate a plurality of tasks which can be used to control and drive the process of handling a mortgage loan application to completion and settlement in accordance with these regulations . Loan requestors may specify that the system will generate the plurality of required tasks, including tasks required by applicable federal and/or state law, provide the plurality of required tasks to the requestor for his execution, and monitor the completion of all required tasks so as to provide a completion certificate to the requestor. Moreover, users of the automated loan mortgage and compliance system can use their cell phones to interface with the system.